

PLANNED UNIT DEVELOPMENT RIDER

THIS PLANNED UNIT DEVELOPMENT ("PUD") RIDER is made this.....EIGHTH.....day of
OCTOBER....., 19...80, and is incorporated into and shall be deemed to amend and supplement
 a Mortgage, Deed of Trust or Deed to Secure Debt (herein "security instrument") dated of even date herewith, given by
 the undersigned (herein "Borrower") to secure Borrower's Note to....THE CAREY WINSTON COMPANY.....
(herein "Lender") and covering the Property described in the
 security instrument and located at..7293 B. COACHLIGHT COURT, FREDERICK, MARYLAND 21701.....
 (Property Address)

..... The Property comprises a parcel of land improved with a dwelling, which, together with
 other such parcels and certain common areas and facilities, all as described in. DECLARATION OF COVENANTS DATED
 AUGUST 6, 1980, AND RECORDED AT LIBER 1122, FOLIO 833, AMONG THE LAND RECORDS OF FREDERICK
 COUNTY, AND BY-LAWS DATED AUGUST 6, 1980, AND RECORDED AT LIBER 1122, FOLIO 860.....

(herein "Declaration"), forms a planned unit development known as.....
 A-4-B, "COUNTRY SIDE SECTION 'A', PLAT 2 OF 3", FREDERICK COUNTY, MARYLAND.....
 (Name of Planned Unit Development)

(herein "PUD").

OCT 14-80 B #29315 *****2.00

OCT 14-80 B #29314 *****17.00

PLANNED UNIT DEVELOPMENT COVENANTS. In addition to the covenants and agreements made in the security
 instrument, Borrower and Lender further covenant and agree as follows:

A. PUD Obligations. Borrower shall perform all of Borrower's obligations under the: (i) Declaration; (ii)
 articles of incorporation, trust instrument or any equivalent document required to establish the homeowners
 association or equivalent entity managing the common areas and facilities of the PUD (herein "Owners Association");
 and (iii) by-laws, if any, or other rules or regulations of the Owners Association. Borrower shall promptly pay, when
 due, all assessments imposed by the Owners Association.

B. Hazard Insurance. In the event of a distribution of hazard insurance proceeds in lieu of restoration or repair
 following a loss to the common areas and facilities of the PUD, any such proceeds payable to Borrower are hereby
 assigned and shall be paid to Lender for application to the sums secured by the security instrument, with the excess,
 if any, paid to Borrower.

C. Condemnation. The proceeds of any award or claim for damages, direct or consequential, payable to
 Borrower in connection with any condemnation or other taking of all or any part of the common areas and facilities
 of the PUD, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such
 proceeds shall be applied by Lender to the sums secured by the security instrument in the manner provided under
 Uniform Covenant 9.

D. Lender's Prior Consent. Borrower shall not, except after notice to Lender and with Lender's prior written
 consent, consent to:

- (i) the abandonment or termination of the PUD;
- (ii) any material amendment to the Declaration, trust instrument, articles of incorporation, by-laws of the
 Owners Association, or any equivalent constituent document of the PUD, including, but not limited to, any
 amendment which would change the percentage interests of the unit owners in the common areas and facilities of
 the PUD;
- (iii) the effectuation of any decision by the Owners Association to terminate professional management and
 assume self-management of the PUD; or
- (iv) the transfer, release, encumbrance, partition or subdivision of all or any part of the PUD's common areas
 and facilities, except as to the Owners Association's right to grant easements for utilities and similar or related purposes.

E. Remedies. If Borrower breaches Borrower's covenants and agreements hereunder, including the covenant
 to pay when due planned unit development assessments, then Lender may invoke any remedies provided under the
 security instrument, including, but not limited to, those provided under Uniform Covenant 7.

IN WITNESS WHEREOF, Borrower has executed this PUD Rider.

Kevin Paul Fluke

Kevin Paul Fluke

—Borrower

Luanne R. Bailey

Luanne R. Bailey

—Borrower

STATE OF MARYLAND
 FREDERICK COUNTY
 RECEIVED FOR RECORD
 OCT 14 2 54 PM '80
 LIBER 1122
 FOLIO 833
 CHARGED \$17.00
 CLERK

INDEXED